

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: ELRIA WHITTY

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Case No.: 09-20293

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2009.
- 2) This case was confirmed on 08/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/19/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/21/2010.
- 6) Number of months from filing to the last payment: 11
- 7) Number of months case was pending: 12
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,350.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 12,100.00
Less amount refunded to debtor	\$ 801.51
NET RECEIPTS	\$ 11,298.49

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 746.29
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,246.29**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BACHOMELOANS	SECURED	184,611.00	.00	.00	.00	.00
BACHOMELOANS	UNSECURED	25,111.00	NA	NA	.00	.00
CITIFINANCIAL AUTO C	SECURED	16,235.00	20,740.23	12,875.00	3,584.80	327.75
CITIFINANCIAL AUTO C	UNSECURED	4,652.00	.00	7,865.23	84.53	.00
SELECT PORTFOLIO SER	SECURED	24,458.00	24,434.39	.00	.00	.00
US EMPLOYEES CREDIT	SECURED	7,000.00	7,000.00	7,000.00	1,616.22	186.67
APPLIED BANK	UNSECURED	2,379.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	2,600.00	2,732.79	2,732.79	20.87	.00
BILL ME LATER	UNSECURED	469.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	657.00	696.07	696.07	.00	.00
CAPITAL ONE BANK	UNSECURED	2,212.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,822.00	4,822.04	4,822.04	51.81	.00
CITIFINANCIAL RETAIL	UNSECURED	3,496.00	2,671.95	2,671.95	20.42	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	615.00	615.98	615.98	.00	.00
FINGERHUT DIRECT MAR	UNSECURED	713.00	731.08	731.08	.00	.00
PREMIER BANK CARD	UNSECURED	356.00	356.61	356.61	.00	.00
GEMB/DISCOUNT TIRES	UNSECURED	389.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,931.00	2,016.23	2,016.23	15.41	.00
PRA RECEIVABLES MANA	UNSECURED	391.00	391.87	391.87	.00	.00
PRA RECEIVABLES MANA	UNSECURED	421.00	460.06	460.06	.00	.00
GINNYS	UNSECURED	42.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MASON SHOES	UNSECURED	341.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,869.00	1,869.58	1,869.58	20.09	.00
PAYDAY LOAN STORE	UNSECURED	1,569.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,903.00	1,913.67	1,913.67	20.57	.00
TRANS UNION	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	905.00	915.85	915.85	.00	.00
US EMPLOYEES CREDIT	UNSECURED	1,637.00	NA	NA	.00	.00
US EMPLOYEES CREDIT	UNSECURED	1,395.00	NA	NA	.00	.00
CR EVERGREEN	UNSECURED	392.00	429.01	429.01	.00	.00
SELECT PORTFOLIO SER	SECURED	NA	903.06	1,103.06	1,103.06	.00
US EMPLOYEES CREDIT	UNSECURED	NA	64.99	64.99	.00	.00
PREMIER BANK CARD	UNSECURED	NA	595.27	595.27	.00	.00
PIERCE & ASSOCIATES	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,103.06	1,103.06	.00
Debt Secured by Vehicle	12,875.00	3,584.80	327.75
All Other Secured	<u>7,000.00</u>	<u>1,616.22</u>	<u>186.67</u>
TOTAL SECURED:	20,978.06	6,304.08	514.42
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	29,148.28	233.70	.00

Disbursements:

Expenses of Administration	\$ 4,246.29	
Disbursements to Creditors	\$ 7,052.20	
TOTAL DISBURSEMENTS:		\$ 11,298.49

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/20/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.